This is a digital copy of a book that was preserved for generations on library shelves before it was carefully scanned by Google as part of a project to make the world's books discoverable online.

It has survived long enough for the copyright to expire and the book to enter the public domain. A public domain book is one that was never subject to copyright or whose legal copyright term has expired. Whether a book is in the public domain may vary country to country. Public domain books are our gateways to the past, representing a wealth of history, culture and knowledge that's often difficult to discover.

Marks, notations and other marginalia present in the original volume will appear in this file - a reminder of this book's long journey from the publisher to a library and finally to you.

Usage guidelines

Google is proud to partner with libraries to digitize public domain materials and make them widely accessible. Public domain books belong to the public and we are merely their custodians. Nevertheless, this work is expensive, so in order to keep providing this resource, we have taken steps to prevent abuse by commercial parties, including placing technical restrictions on automated querying.

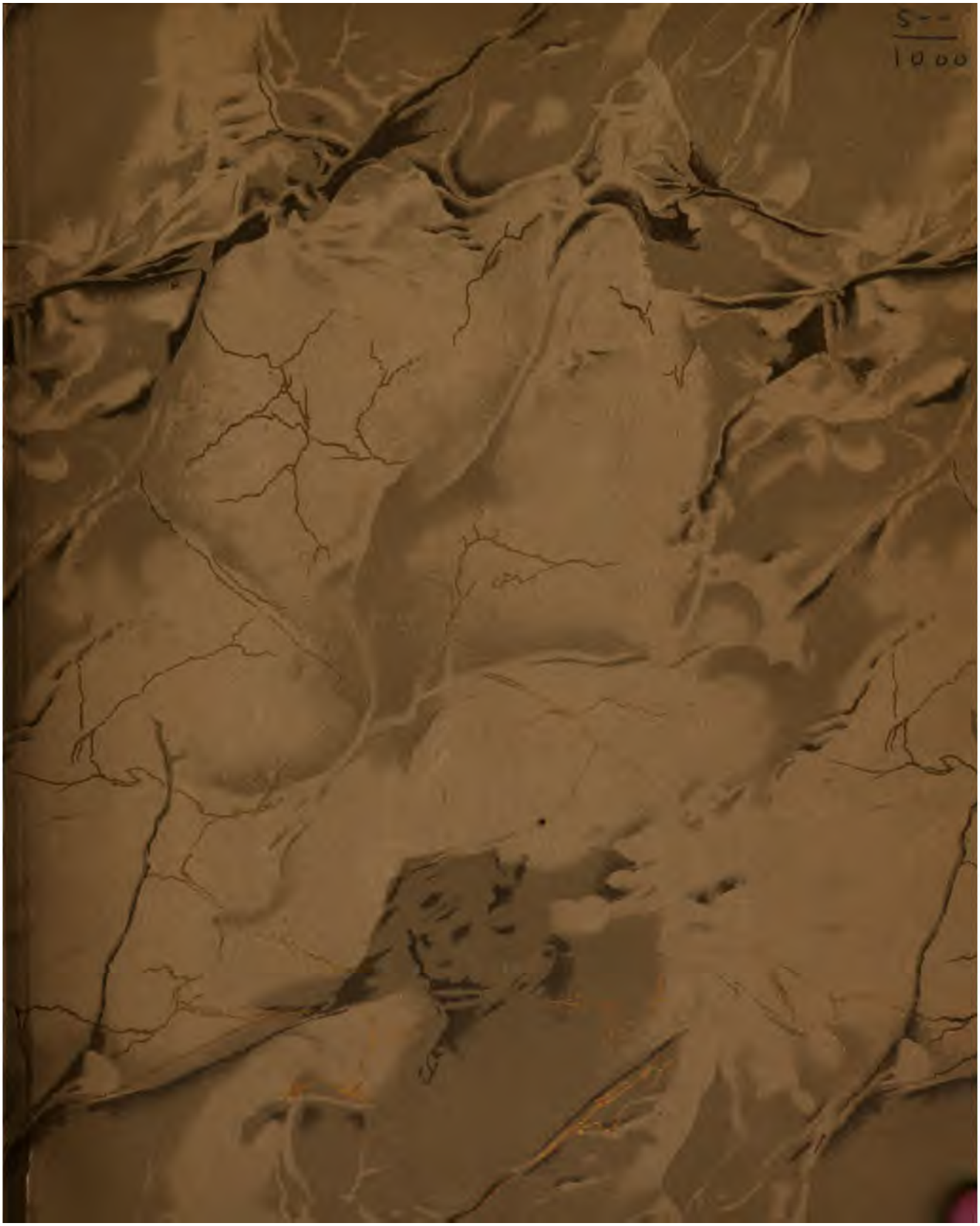
We also ask that you:

+ *Make non-commercial use of the files* We designed Google Book Search for use by individuals, and we request that you use these files for personal, non-commercial purposes.
+ *Refrain from automated querying* Do not send automated queries of any sort to Google's system: If you are conducting research on machine translation, optical character recognition or other areas where access to a large amount of text is helpful, please contact us. We encourage the use of public domain materials for these purposes and may be able to help.
+ *Maintain attribution* The Google "watermark" you see on each file is essential for informing people about this project and helping them find additional materials through Google Book Search. Please do not remove it.
+ *Keep it legal* Whatever your use, remember that you are responsible for ensuring that what you are doing is legal. Do not assume that just because we believe a book is in the public domain for users in the United States, that the work is also in the public domain for users in other countries. Whether a book is still in copyright varies from country to country, and we can't offer guidance on whether any specific use of any specific book is allowed. Please do not assume that a book's appearance in Google Book Search means it can be used in any manner anywhere in the world. Copyright infringement liability can be quite severe.

About Google Book Search

Google's mission is to organize the world's information and to make it universally accessible and useful. Google Book Search helps readers discover the world's books while helping authors and publishers reach new audiences. You can search through the full text of this book on the web at `http://books.google.com/`

1837
ARTES VERITAS SCIENTIA
LIBRARY OF THE
UNIVERSITY OF MICHIGAN
TUEBOR
SI QUAERIS PENINSULAM AMOENAM
CIRCUMSPICE


5--
1000

46

HD
7816
.U7
N711
1914

TABLES FOR THE VALUATION OF THE DEATH BENEFITS PROVIDED BY THE NEW YORK WORKMEN'S COMPENSATION LAW OF 1914.

BASED UPON

THE DANISH FEMALE SURVIVORSHIP TABLE OF MORTALITY

—AND—

THE DUTCH ROYAL INSURANCE REMARRIAGE TABLE

3½% Interest

EDWARD OLIFIERS

ASSOCIATE OF THE INSTITUTE OF ACTUARIES.
ASSOCIATE OF THE ACTUARIAL SOCIETY OF AMERICA.

NEW YORK

1915

COPYRIGHT 1915

EXAMPLES.

1. The value of a pension to a Widow 30 and Two Children 11 and 17 is obtained as follows:

Table II—30 and 11 . . .	$462.339
III—Addition for 17 . . .	9.818
Value for each $100 of deceased's wages .	$472.157

2. The value of a pension to a Widow 30 and Three Children 5, 11 and 17, is obtained as follows:

Table II—30 and 5 . . .	$504.006
III—Addition for 11 . . .	61.719
III—Addition for 17 . .	9.818
Value for each $100 of deceased's wages	$575.543

NOTE:—That Table III is used for both second and third Child.

3. The value of a pension to a Widow 30 and Four Children 2, 4, 7 and 8 is obtained as follows:

Table II—30 and 2 . . .	$521.672
III—Addition for 4 . . .	109.481
III—Addition for 7 . .	90.495
IV—Addition for 8 . . .	64.352
Value for each $100 of deceased's wages	$786.000

PREFACE.

Section 16 of Article 2 of the Workmen's Compensation Act of New York, (which went into effect in July 1914) provides that the surviving wife (or dependent husband) of a decedent killed by accident, is entitled until re-marriage, to a pension of 30% of the average annual wage of the deceased, together with an immediate payment of two years' compensation in one sum. If there be a surviving child or children under the age of 18 years there shall be paid to each such child, until the attainment of age 18, a pension of 15% of the annual wage of the deceased, except that during the lifetime of the surviving wife (or dependent husband) each child's pension shall be 10% only. The total annual amount paid shall in no case exceed 66⅔ per centum of said annual wage. If there be no surviving wife (or dependent husband) a pension of 15% of deceased's annual wage with the same limits as to age (18) and as to total amount (66⅔ per cent) is paid to children and other beneficiaries.

The values of the above benefits at any date may be found from the following Tables. The headings of the several Tables sufficiently indicate the information to be derived therefrom and the examples appended will make the matter clear. It must be specially noted that in order to find the value of benefits payable to a widow with three or more children the additional values on account of ***both the second and third*** children are derived from Table III.

Table IX gives the values of benefits payable to children alone, and such values may be found by the addition of the tabulated values for the particular ages in question.

As far as the present value of benefits payable to a widow and children is concerned we may ignore all children after the eighth, and in the case of benefits payable to children alone we may ignore all children after the ninth.

The calculations have been made on the basis of the Danish Female Survivorship Tables and the Dutch State Insurance Fund Remarriage Table.

Interest has been taken at 3½% and values are tabulated on the basis of an annual salary of $100.

The commutation columns used in the construction of these Tables, as well as other values, are also given. They will be found useful in the valuation of death benefits payable under the varying provisions of workmen's compensation acts.

For further explanations concerning these Tables reference may be made to Page 83 of Vol. XVI of the Transaction of the Actuarial Society of America where the mathematical basis of the Tables is fully explained.

It will be noticed that there are certain slight discrepancies between the values given in the accompaning Tables and those given in the Transactions of the Actuarial Society. The differences are due to the

graduation of the Marriage Experience, the New York Insurance Department standard being used in the present Tables, while in the Transactions of the Actuarial Society a special graduation was made of this rate.

The Tables were calculated by a continuous process and reference to the Transactions of the Actuarial Society will show that the various terms which go to make up the values in one Table are contained in the following Table, the only change being in the factors by which the annuities are multiplied; by this means an efficient check was introduced into the work.

In this case of Tables IV to VII correct values were computed for ages 20, 22, 25, 27, 30 and every two following ages of the widow, the other values being found by interpolation. The interpolated values are slightly greater than the correct values, but the difference may be neglected for all practical purposes.

The calculated values of Table VIII showed variation which it would not be desirable to keep in a Table of this nature, and certain modifications were made by graduation so as to give safe values. The values were calculated for every three ages of the child, other values being obtained by interpolation.

It will be observed that certain of the values tabulated are without practical significance. These have been calculated only for the sake of completing the tables.

The Author desires to express his thanks to Mr. Alex. T. Maclean, F. F. A., F. A. S. for valuable assistance in the publication of this book and to Mr. S. Milligan for many hours of his leisure time.

E. OLIFIERS.

Rio de Janeiro,
23rd August, 1915.

TABLE I.

D. F. S. and D. R. Tables, 3½%—Salary $100 per annum.

Value of death benefit to a WIDOW or WIDOWER alone.

Age of Widow or Widower	*Value for each $100 Salary.*
20	282.314
1	295.033
2	307.803
3	320.705
4	333.246
25	345.478
6	357.316
7	368.734
8	379.702
9	390.278
30	400.620
1	410.837
2	420.847
3	430.568
4	439.703
35	448.088
6	455.587
7	462.096
8	467.483
9	471.800
40	475.214
1	477.617
2	479.416
3	480.285
4	480.233
45	478.969
6	475.962
7	471.440
8	465.506
9	458.800
50	451.536
1	443.717
2	435.526
3	426.784
4	417.853
55	408.582
6	399.183
7	389.625
8	379.787
9	369.641
60	359.248

TABLE II.

D. F. S. and D. R. Tables, 3½%—Salary $100 per annum.

Value of death benefit to a WIDOW or WIDOWER and ONE CHILD.

Age of Widow or Widower	Age of Child. 17	16	15	14	13	12	11	10	9	Age of Widow or Widower
20	292.132	301.593	310.709	319.498	327.964	336.125	343.988	351.569	358.872	**20**
1	304.851	314.312	323.430	332.216	340.687	348.849	356.712	364.292	371.596	**1**
2	317.621	327.082	336.203	344.987	353.458	361.619	369.487	377.065	384.371	**2**
3	330.524	339.984	349.106	357.891	366.360	374.524	382.389	389.972	397.281	**3**
4	343.064	352.525	361.646	370.435	378.903	387.067	394.932	402.516	409.828	**4**
25	355.296	364.757	373.878	382.667	391.138	399.302	407.170	414.753	422.067	**25**
6	367.134	376.598	385.716	394.507	402.978	411.142	419.013	426.601	433.915	**6**
7	378.552	388.018	397.134	405.927	414.398	422.562	430.438	438.023	445.343	**7**
8	389.520	398.986	408.104	416.895	425.369	433.536	441.411	448.997	456.315	**8**
9	400.097	409.562	418.684	427.472	435.948	444.117	451.992	459.583	466.902	**9**
30	410.438	419.904	429.025	437.819	446.295	454.465	462.339	469.935	477.256	**30**
1	420.656	430.121	439.243	448.041	456.517	464.688	472.566	480.162	487.488	**1**
2	430.665	440.131	449.257	458.050	466.529	474.703	482.586	490.184	497.512	**2**
3	440.386	449.852	458.978	467.774	476.255	484.431	492.317	499.916	507.248	**3**
4	449.522	458.987	468.116	476.914	485.396	493.577	501.462	509.063	516.397	**4**
35	457.906	467.374	476.503	485.304	493.787	501.971	509.857	517.462	524.801	**35**
6	465.405	474.876	484.002	492.806	501.291	509.475	517.366	524.981	532.325	**6**
7	471.914	481.385	490.516	499.320	507.806	515.995	523.890	531.511	538.859	**7**
8	477.302	486.773	495.904	504.712	513.203	521.397	529.297	536.918	544.277	**8**
9	481.624	491.094	500.226	509.034	517.530	525.724	533.634	541.260	548.624	**9**
40	485.038	494.508	503.645	512.453	520.954	529.153	537.068	544.704	552.073	**40**
1	487.441	496.911	506.048	514.866	523.367	531.576	539.496	547.137	554.511	**1**
2	489.239	498.715	507.851	516.670	525.181	533.395	541.320	548.971	556.348	**2**
3	490.108	499.584	508.725	517.549	526.065	534.284	542.210	549.868	557.258	**3**
4	490.056	499.537	508.683	517.506	526.027	534.251	542.179	549.845	557.249	**4**
45	488.792	498.273	507.424	516.257	524.783	533.007	540.950	548.626	556.042	**45**
6	485.790	495.271	504.422	513.256	521.787	530.023	537.981	545.667	553.098	**6**
7	481.269	490.720	499.911	508.746	517.285	525.531	533.499	541.200	548.644	**7**
8	475.334	484.820	493.981	502.827	511.373	519.632	527.610	535.325	542.784	**8**
9	468.628	478.119	487.282	496.136	504.692	512.962	520.956	528.684	536.163	**9**
50	461.364	470.858	480.029	488.890	497.456	515.740	513.750	521.496	528.994	**50**
1	453.550	463.043	472.422	481.090	489.669	497.966	505.993	513.759	521.280	**1**
2	445.359	454.857	464.043	472.922	481.513	489.824	497.870	505.658	513.204	**2**
3	436.617	446.123	455.316	464.205	472.808	481.137	489.203	497.016	504.587	**3**
4	427.686	437.199	446.400	455.301	463.922	472.269	480.357	488.195	495.796	**4**
55	418.418	427.936	437.146	446.063	454.702	463.068	471.181	479.047	486.680	**55**
6	409.021	418.545	427.763	436.699	445.355	453.747	461.884	469.783	477.451	**6**
7	399.466	408.994	418.228	427.178	435.855	444.271	452.439	460.373	468.081	**7**
8	389.631	399.169	408.415	417.381	426.082	434.526	442.729	450.699	458.451	**8**
9	379.487	389.035	398.294	407.280	416.009	424.482	432.723	440.736	448.535	**9**
60	369.098	378.655	387.928	396.939	405.692	414.201	422.481	430.542	438.391	**60**

TABLE II.

D. F. S. and D. R. Tables, 3½%—Salary $100 per annum.

Value of death benefit to a WIDOW or WIDOWER and ONE CHILD.

Age of Widow or Widower	Age of Child. 8	7	6	5	4	3	2	1	0	Age of Widow or Widower
20	365.915	372.699	379.236	385.540	391.611	397.468	403.111	408.540	413.786	**20**
1	378.636	385.922	391.957	398.263	404.340	410.198	415.845	421.278	426.520	**1**
2	391.409	398.198	404.735	411.041	417.118	422.979	428.625	434.059	439.310	**2**
3	404.322	411.110	417.649	423.958	430.038	435.895	441.550	446.986	452.237	**3**
4	416.872	423.661	430.203	436.514	442.591	448.450	454.103	459.552	464.808	**4**
25	429.114	435.908	442.450	448.762	454.836	460.702	466.360	471.814	477.070	**25**
6	440.957	447.753	454.296	460.615	466.694	472.565	478.223	483.682	488.943	**6**
7	452.385	459.186	465.728	472.051	478.136	484.012	489.676	495.134	500.401	**7**
8	463.366	470.169	476.717	483.040	489.129	495.005	500.674	506.142	511.414	**8**
9	473.957	480.763	487.313	493.639	499.731	505.617	511.291	516.762	522.040	**9**
30	484.316	491.125	497.675	504.006	510.101	515.994	521.672	527.151	532.437	**30**
1	494.544	501.352	507.917	514.253	520.348	526.251	531.931	537.417	542.714	**1**
2	504.573	511.386	517.951	524.292	530.392	536.301	541.986	547.480	552.789	**2**
3	514.314	521.133	527.699	534.046	540.153	546.064	551.755	557.260	562.575	**3**
4	523.470	530.293	536.862	543.216	549.331	555.344	560.945	566.459	571.779	**4**
35	531.879	538.713	545.379	551.639	557.768	563.682	569.395	574.915	580.237	**35**
6	539.408	546.246	552.817	559.185	565.321	571.248	576.969	582.492	587.829	**6**
7	545.952	552.796	559.373	565.744	571.891	577.827	583.561	589.097	594.443	**7**
8	551.375	558.223	564.811	571.189	577.348	583.295	589.038	594.589	599.948	**8**
9	555.728	562.585	569.183	575.571	581.743	587.702	593.458	599.021	604.397	**9**
40	559.181	566.046	572.657	579.058	585.242	591.213	596.984	602.562	607.956	**40**
1	561.625	568.499	575.127	581.541	587.737	593.724	599.510	605.108	610.519	**1**
2	563.470	570.351	577.001	583.430	589.639	595.642	601.446	607.062	612.496	**2**
3	564.392	571.290	577.955	584.396	590.622	596.644	602.467	608.113	613.560	**3**
4	564.402	571.313	577.995	584.451	590.698	596.739	602.582	608.243	613.722	**4**
45	563.207	570.133	576.831	583.307	589.573	595.637	601.503	607.189	612.696	**45**
6	560.278	567.222	573.937	580.433	586.722	592.818	598.702	604.415	609.952	**6**
7	555.842	562.805	569.540	576.059	582.373	588.484	594.408	600.151	605.717	**7**
8	550.002	556.986	563.743	570.287	576.626	582.769	588.723	594.500	600.100	**8**
9	543.401	550.407	557.189	563.760	570.127	576.303	582.292	588.105	593.744	**9**
50	536.255	543.283	550.093	556.694	563.096	569.305	575.331	581.182	586.863	**50**
1	528.566	535.619	542.459	549.093	555.532	561.778	567.844	573.737	579.464	**1**
2	520.514	527.600	534.473	541.144	547.618	553.907	560.018	565.956	571.736	**2**
3	511.927	519.048	525.958	532.667	539.183	545.517	551.676	557.664	563.499	**3**
4	503.169	510.327	517.277	524.026	530.590	536.974	543.185	549.228	555.118	**4**
55	494.088	501.287	508.279	515.078	521.689	528.126	534.394	540.498	546.447	**55**
6	484.899	492.140	499.180	506.031	512.698	519.189	525.518	531.684	537.698	**6**
7	475.574	482.862	489.952	496.858	503.585	510.139	516.530	522.763	528.847	**7**
8	465.991	473.332	480.477	487.443	494.232	500.854	507.315	513.618	519.777	**8**
9	456.125	463.521	470.729	477.757	484.616	491.308	497.844	504.222	510.456	**9**
60	446.039	453.495	460.770	467.866	474.797	481.566	488.175	494.638	500.950	**60**

TABLE III.

D. F. S. and D. R. Tables, 3½%—Salary $100 per annum.

Additional value of death benefit where there is a SECOND or a SECOND and THIRD CHILD.

Age of Widow or Widower	*Age of Child (whether Second or Third.)* 17	16	15	14	13	12	11	10	9	Age of Widow or Widower
20	9.818	19.279	28.395	37.184	45.650	53.811	61.674	69.255	76.558	**20**
1	9,818	19.279	28,397	37.184	45.655	53.816	61.679	69.260	76.563	**1**
2	9.818	19.279	28.400	37.184	45.655	53.816	61.684	69.262	76.568	**2**
3	9.818	19.279	28.400	37.186	45.655	53.819	61.684	69.268	76.576	**3**
4	9.818	19.279	28.400	37.189	45.657	53.821	61.686	69.270	76.582	**4**
25	9.818	19.279	28.400	37.189	45.660	53.824	61.691	69.275	76.588	**25**
6	9.818	19.282	28.400	37.191	45.662	53.826	61.697	69.285	76.598	**6**
7	9.818	19.284	28.400	37.194	45.665	53.829	61.704	69.290	76.608	**7**
8	9.818	19.284	28.403	37.194	45.667	53.834	61.709	69.295	76.613	**8**
9	9.818	19.284	28.405	37.194	45.670	53.839	61.714	69.305	76.623	**9**
30	9.818	19.284	28.405	37.199	45.675	53.845	61.719	69.315	76.636	**30**
1	9.818	19.284	28.405	37.204	45.680	53.851	61.729	69.325	76.651	**1**
2	9.818	19.284	28.410	37.204	45.682	53.856	61.739	69.337	76.666	**2**
3	9.818	19.284	28.410	37.206	45.687	53.864	61.749	69.348	76.680	**3**
4	9.818	19.284	28.413	37.211	45.692	53.874	61.759	69.360	76.693	**4**
35	9.818	19.287	28.415	37.216	45.700	53.884	61.769	69.375	76.713	**35**
6	9.818	19.289	28.415	37.219	45.705	53.889	61.779	69.395	76.738	**6**
7	9.818	19.289	28.420	37.224	45.710	53.899	61.794	69.415	76.763	**7**
8	9.818	19.290	28.420	37.229	45.720	53.914	61.814	69.435	76.793	**8**
9	9.823	19.294	28.425	37.234	45.730	53.924	61.834	69.460	76.823	**9**
40	9.823	19.294	28.430	37.239	45.740	53.939	61.854	69.490	76.858	**40**
1	9.823	19.294	28.430	37.249	45.750	53.959	61.879	69.520	76.894	**1**
2	9.823	19.299	28.435	37.254	45.765	53.979	61.904	69.555	76.932	**2**
3	9.823	19.299	28.440	37.264	45.780	53.999	61.925	69.583	76.973	**3**
4	9.823	19.304	28.450	37.274	45.795	54.019	61.946	69.612	77.016	**4**
45	9.823	19.304	28.455	37.289	45.815	54.039	61.981	69.657	77.073	**45**
6	9.828	19.309	28.462	37.294	45.825	54.061	62.019	69.705	77.136	**6**
7	9.828	19.309	28.470	37.306	45.845	54.091	62.059	69.760	77.203	**7**
8	9.828	19.314	28.475	37.321	45.867	54.126	62.104	69.820	77.278	**8**
9	9.828	19.319	28.482	37.336	45.892	54.164	62.156	69.885	77.363	**9**
50	9.828	19.322	28.493	37.354	45.920	54.204	62.214	69.960	77.458	**50**
1	9.833	19.327	28.505	37.374	45.952	54.249	62.276	70.042	77.563	**1**
2	9.833	19.332	28.518	37.396	45.987	54.299	62.344	70.132	77.678	**2**
3	9.833	19.339	28.533	37.421	46.025	54.354	62.419	70.232	77.803	**3**
4	9.833	19.347	28.548	37.449	46.070	54.416	62.504	70.342	77.943	**4**
55	9.836	19.354	28.564	37.481	46.120	54.486	62.599	70.465	78.098	**55**
6	9.838	19.362	28.580	37.516	46.172	54.564	62.701	70.600	78.268	**6**
7	9.841	19.369	28.603	37.553	46.230	54.646	62.814	70.748	78.456	**7**
8	9.843	19.382	28.628	37.594	46.295	54.739	62.941	70.912	78.663	**8**
9	9.846	19.394	28.653	37.639	46.367	54.841	63.081	71.095	78.893	**9**
60	9.851	19.408	28.680	37.691	46.445	54.954	63.234	71.295	79.143	**60**

TABLE III.

D. F. S. and D. R. Tables, 3½%—Salary $100 per annum.

Additional value of death benefit where there is a SECOND or a SECOND and THIRD CHILD.

Age of Widow or Widower	*Age of Child (whether Second or Third.)* 8	7	6	5	4	3	2	1	Age of Widow or Widower
20	83.601	90.385	96.922	103.226	109.297	115.154	120.797	126.226	**20**
1	83.604	90.390	96.925	103.231	109.307	115.165	120.810	126.241	**1**
2	83.606	90.395	96.932	103.238	109.319	115.176	120.822	126.256	**2**
3	83.616	90.405	96.944	103.253	109.332	115.190	120.845	126.281	**3**
4	83.626	90.415	96.957	103.268	109.345	115.204	120.857	126.306	**4**
25	83.636	90.430	96.972	103.283	109.357	115.224	120.882	126.336	**25**
6	83.641	90.437	96.980	103.299	109.377	115.249	120.907	126.366	**6**
7	83.651	90.452	96.995	103.318	109.402	115.279	120.942	126.401	**7**
8	83.664	90.467	97.015	103.338	109.427	115.304	120.972	126.441	**8**
9	83.679	90.485	97.035	103.361	109.453	115.339	121.012	126.484	**9**
30	83.696	90.495	97.055	103.386	109.481	115.374	121.052	126.530	**30**
1	83.706	90.515	97.080	103.416	109.511	115.414	121.094	126.580	**1**
2	83.726	90.540	97.105	103.446	109.546	115.454	121.139	126.634	**2**
3	83.746	90.565	97.131	103.478	109.585	115.496	121.187	126.692	**3**
4	83.766	90.590	97.159	103.513	109.628	115.541	121.242	126.756	**4**
35	83.791	90.625	97.191	103.552	109.680	115.594	121.307	126.827	**35**
6	83.821	90.660	97.231	103.598	109.735	115.661	121.382	126.906	**6**
7	83.856	90.700	97.277	103.648	109.795	115.731	121.465	127.001	**7**
8	83.891	90.740	97.327	103.706	109.865	115.811	121.555	127.106	**8**
9	83.928	90.785	97.382	103.771	109.942	115.901	121.657	127.221	**9**
40	83.967	90.843	97.442	103.843	110.027	115.999	121.770	127.348	**40**
1	84.008	90.882	97.510	103.923	110.120	116.106	121.892	127.491	**1**
2	84.054	90.935	97.584	104.013	110.222	116.226	122.030	127.646	**2**
3	84.107	91.005	97.670	104.111	110.337	116.359	122.182	127.828	**3**
4	84.169	91.080	97.762	104.218	110.464	116.506	122.350	128.010	**4**
45	84.239	91.165	97.862	104.338	110.604	116.669	122.535	128.221	**45**
6	84.316	91.260	97.975	104.471	110.760	116.856	122.740	128.453	**6**
7	84.401	91.364	98.100	104.618	110.932	117.044	122.967	128.711	**7**
8	84.496	91.480	98.237	104.780	111.120	117.264	123.217	128.995	**8**
9	84.601	91.607	98.390	104.960	111.327	117.504	123.492	129.305	**9**
50	84.719	91.747	98.557	105.158	111.560	117.769	123.795	129.646	**50**
1	84.849	91.902	98.742	105.376	111.815	118.061	124.127	130.021	**1**
2	84.988	92.075	98.947	105.618	112.092	118.381	124.492	130.431	**2**
3	85.143	92.265	99.175	105.883	112.400	118.734	124.892	130.881	**3**
4	85.316	92.475	99.425	106.173	112.737	119.121	125.332	131.376	**4**
55	85.506	92.705	99.697	106.496	113.107	119.544	125.812	131.916	**55**
6	85.716	92.957	99.997	106.848	113.515	120.006	126.335	132.501	**6**
7	85.949	93.237	100.327	107.233	113.960	120.514	126.905	133.138	**7**
8	86.204	93.545	100.690	107.656	114.445	121.066	127.527	133.831	**8**
9	86.484	93.880	101.087	108.116	114.975	121.666	128.202	134.581	**9**
60	86.791	94.247	101.522	108.618	115.550	122.319	128.927	135.391	**60**

TABLE IV.

D. F. S. and D. R. Tables, 3½%—Salary $100 per annum.

Additional value for FOURTH CHILD.

Age of Widow or Widower	Age of Child. 17	16	15	14	13	12	11	10	Age of Widow or Widower
20	6.751	13.631	20.568	27.511	34.408	41.230	47.945	54.537	**20**
1	6.746	13.614	20.536	27.453	34.327	41.121	47.810	54.370	**1**
2	6.742	13.598	20.504	27.396	34.247	41.013	47.675	54.204	**2**
3	6.736	13.578	20.461	27.327	34.147	40.880	47.506	54.000	**3**
4	6.731	13.557	20.418	27.259	34.047	40.747	47.337	53.797	**4**
25	6.726	13.536	20.376	27.191	33.947	40.614	47.169	53.594	**25**
6	6.719	13.515	20.327	27.112	33.832	40.459	46.976	53.360	**6**
7	6.713	13.494	20.277	27.033	33.717	40.305	46.784	53.127	**7**
8	6.706	13.468	20.224	26.946	33.581	40.140	46.571	52.872	**8**
9	6.699	13.442	20.171	26.858	33.465	39.974	46.358	52.616	**9**
30	6.692	13.416	20.119	26.770	33.339	39.808	46.146	52.360	**30**
1	6.685	13.389	20.065	26.680	33.209	39.633	45.931	52.098	**1**
2	6.678	13.362	20.012	26.591	33.080	39.459	45.717	51.837	**2**
3	6.671	13.335	19.958	26.504	32.959	39.293	45.504	51.581	**3**
4	6.664	13.309	19.904	26.417	32.828	39.127	45.291	51.325	**4**
35	6.657	13.286	19.853	26.336	32.710	38.970	45.096	51.091	**35**
6	6.651	13.264	19.803	26.254	32.593	38.813	44.901	50.858	**6**
7	6.645	13.242	19.758	26.182	32.485	38.677	44.732	50.652	**7**
8	6.639	13.220	19.714	26.110	32.377	38.542	44.564	50.447	**8**
9	6.634	13.202	19.678	26.047	32.295	38.426	44.422	50.280	**9**
40	6.630	13.185	19.642	25.985	32.213	38.311	44.281	50.113	**40**
1	6.627	13.171	19.611	25.937	32.146	38.230	44.173	49.985	**1**
2	6.624	13.158	19.580	25.890	32.079	38.149	44.065	49.858	**2**
3	6.621	13.147	19.559	25.854	32.029	38.079	43.980	49.759	**3**
4	6.619	13.136	19.539	25.819	31.979	38.009	43.895	49.661	**4**
45	6.617	13.128	19.523	25.795	31.946	37.967	43.853	49.614	**45**
6	6.615	13.121	19.507	25.772	31.913	37.925	43.811	49.567	**6**
7	6.614	13.116	19.500	25.761	31.900	37.914	43.800	49.562	**7**
8	6.613	13.111	19.493	25.751	31.888	37.903	43.790	49.558	**8**
9	6.612	13.110	19.492	25.752	31.893	37.916	43.815	49.594	**9**
50	6.611	13.109	19.490	25.753	31.899	37.929	43.840	49.631	**50**
1	6.611	13.112	19.499	25.768	31.925	37.968	43.897	49.712	**1**
2	6.612	13.114	19.507	25.783	31.952	38.008	43.955	49.793	**2**
3	6.614	13.121	19.522	25.810	31.996	38.074	44.048	49.918	**3**
4	6.616	13.128	19.537	25.838	32.041	38.140	44.141	50.043	**4**
55	6.618	13.138	19.558	25.881	32.108	38.238	44.274	50.218	**55**
6	6.620	13.148	19.579	25.925	32.176	38.336	44.407	50.394	**6**
7	6.623	13.161	19.612	25.980	32.263	38.462	44.581	50.622	**7**
8	6.627	13.175	19.645	26.035	32.351	38.589	44.756	50.850	**8**
9	6.632	13.194	19.685	26.109	32.465	38.753	44.979	51.142	**9**
60	6.637	13.213	19.725	26.183	32.579	38.917	45.203	51.434	**60**

TABLE IV.

D. F. S. and D. R. Tables, 3½%—Salary $100 per annum.

Additional value for FOURTH CHILD.

Age of Widow or Widower	Age of Child. 9	8	7	6	5	4	3	Age of Widow or Widower
20	60.987	67.287	73.422	79.391	85.193	90.820	96.281	20
1	60.791	67.058	73.166	79.006	84.882	90.483	95.919	1
2	60.595	66.830	72.911	78.821	84.569	90.146	95.558	2
3	60.357	66.558	72.605	78.481	84.197	89.739	95.120	3
4	60.119	66.287	72.299	78.141	83.824	89.332	94.683	4
25	59.881	66.016	71.993	77.801	83.451	88.925	94.246	25
6	59.607	65.697	71.636	77.403	83.015	88.460	93.749	6
7	59.334	65.379	71.279	77.006	82.580	87.995	93.253	7
8	59.032	65.036	70.894	76.578	82.115	87.490	92.710	8
9	58.730	64.694	70.508	76.150	81.648	86.985	92.169	9
30	58.429	64.352	70.122	75.722	81.181	86.480	91.628	30
1	58.123	63.998	69.724	75.288	80.705	85.969	91.080	1
2	57.818	63.645	69.326	74.854	80.229	85.458	90.533	2
3	57.517	63.304	68.944	74.435	79.874	84.954	89.995	3
4	57.217	62.963	68.562	74.016	79.320	84.451	89.458	4
35	56.944	62.652	68.216	73.624	78.893	84.005	88.984	35
6	56.672	62.341	67.871	73.232	78.467	83.559	88.511	6
7	56.435	62.073	67.570	72.901	78.110	83.178	88.109	7
8	56.198	61.805	67.269	72.571	77.753	82.798	87.707	8
9	56.002	61.586	67.029	72.310	77.469	82.499	87.395	9
40	55.807	61.368	66.789	72.049	77.185	82.200	87.083	40
1	55.663	61.196	66.595	71.853	76.986	81.992	86.871	1
2	55.519	61.025	66.403	71.658	76.786	81.784	86.660	2
3	55.407	60.912	66.290	71.543	76.669	81.671	86.553	3
4	55.295	60.800	66.176	71.428	76.552	81.559	86.447	4
45	55.248	60.754	66.134	71.391	76.526	81.547	86.456	45
6	55.201	60.707	66.091	71.355	76.501	81.535	86.466	6
7	55.202	60.720	66.119	71.399	76.566	81.624	86.580	7
8	55.204	60.733	66.147	71.444	76.632	81.714	86.694	8
9	55.258	60.807	66.244	71.570	76.790	81.909	86.928	9
50	55.312	60.882	66.341	71.696	76.949	82.104	87.162	50
1	55.420	61.020	66.515	71.909	77.207	82.409	87.520	1
2	55.528	61.159	66.689	72.122	77.465	82.715	87.880	2
3	55.689	61.362	66.941	72.427	77.825	83.148	88.370	3
4	55.851	61.565	67.193	72.733	78.186	83.561	88.860	4
55	56.074	61.843	67.531	73.136	78.663	84.113	89.491	55
6	56.298	62.121	67.869	73.540	79.140	84.666	90.122	6
7	56.588	62.479	68.302	74.052	79.738	85.355	90.908	7
8	56.878	62.838	68.735	74.564	80.336	86.045	91.694	8
9	57.244	63.287	69.272	75.199	81.071	86.887	92.637	9
60	57.611	63.736	69.810	75.835	81.806	87.730	93.580	60

TABLE V.

D. F. S. and D. R. Tables, 3½%—Salary $100 per annum.

Additional value for FIFTH CHILD.

Age of Widow or Widower	Age of Child. 17	16	15	14	13	12	11	Age of Widow or Widower
20	.592	2.232	4.692	7.688	11.362	15.296	19.484	**20**
1	.578	2.138	4.590	7.565	11.112	14.961	19.062	**1**
2	.565	2.133	4.488	7.442	10.863	14.626	18.640	**2**
3	.548	2.071	4.359	7.230	10.556	14.215	18.120	**3**
4	.532	2.010	4.230	7.018	10.249	13.805	17.599	**4**
25	.516	1.947	4.099	6.806	9.940	13.393	17.078	**25**
6	.497	1.878	3.949	6.561	9.584	12.916	16.478	**6**
7	.478	1.808	3.799	6.316	9.228	12.439	15.877	**7**
8	.457	1.729	3.634	6.046	8.836	11.918	15.214	**8**
9	.436	1.650	3.471	5.775	8.445	11.398	14.552	**9**
30	.415	1.571	3.307	5.504	8.054	10.876	13.890	**30**
1	.393	1.488	3.139	5.224	7.648	10.333	13.207	**1**
2	.371	1.405	2.971	4.944	7.242	9.789	12.525	**2**
3	.350	1.326	2.804	4.679	6.845	9.260	11.850	**3**
4	.328	1.246	2.636	4.396	6.447	8.729	11.177	**4**
35	.309	1.172	2.477	4.135	6.071	8.227	10.545	**35**
6	.288	1.098	2.319	3.876	5.696	7.724	9.913	**6**
7	.270	1.029	2.176	3.642	5.355	7.273	9.344	**7**
8	.251	.961	2.033	3.407	5.016	6.821	8.775	**8**
9	.237	.902	1.909	3.199	4.720	6.424	8.279	**9**
40	.222	.840	1.785	2.992	4.423	6.028	7.782	**40**
1	.208	.790	1.679	2.821	4.176	5.704	7.371	**1**
2	.195	.741	1.574	2.651	3.931	5.379	6.961	**2**
3	.184	.701	1.489	2.510	3.729	5.109	6.618	**3**
4	.172	.659	1.405	2.370	3.527	4.840	6.275	**4**
45	.165	.626	1.337	2.260	3.370	4.632	6.021	**45**
6	.158	.593	1.269	2.151	3.212	4.423	5.768	**6**
7	.151	.569	1.220	2.070	3.098	4.275	5.594	**7**
8	.144	.544	1.170	1.990	2.983	4.128	5.421	**8**
9	.137	.526	1.133	1.933	2.905	4.028	5.294	**9**
50	.132	.508	1.098	1.877	2.827	3.930	5.168	**50**
1	.130	.497	1.079	1.847	2.786	3.881	5.112	**1**
2	.129	.487	1.060	1.816	2.746	3.831	5.057	**2**
3	.126	.483	1.051	1.804	2.735	3.821	5.055	**3**
4	.123	.479	1.042	1.793	2.724	3.813	5.053	**4**
55	.123	.480	1.044	1.805	2.745	3.849	5.178	**55**
6	.124	.480	1.047	1.818	2.768	3.887	5.164	**6**
7	.125	.486	1.063	1.845	2.814	3.959	5.268	**7**
8	.127	.492	1.080	1.873	2.862	4.031	5.373	**8**
9	.130	.503	1.103	1.921	2.938	4.144	5.533	**9**
60	.133	.515	1.128	1.968	3.015	4.258	5.692	**60**

TABLE V.

D. F. S. and D. R. Tables, 3½%—Salary $100 per annum.

Additional value for FIFTH CHILD.

Age of Widow or Widower	Age of Child. 10	9	8	7	6	5	4	Age of Widow or Widower
20	23.853	28.332	32.875	37.433	41.976	46.481	50.924	20
1	23.337	27.724	32.170	36.637	41.089	45.507	49.865	1
2	22.821	27.115	31.465	35.842	40.203	44.532	48.805	2
3	22.190	26.371	30.612	34.877	39.128	43.352	47.517	3
4	21.558	25.628	29.757	33.911	38.054	42.170	46.230	4
25	20.926	24.885	28.903	32.945	36.978	40.988	44.943	25
6	20.196	24.024	27.907	31.823	35.727	39.613	43.456	6
7	19.465	23.164	26.912	30.700	34.475	38.239	41.968	7
8	18.662	22.216	25.826	29.472	33.109	36.740	40.339	8
9	17.860	21.269	24.739	28.245	31.743	35.242	38.709	9
30	17.056	20.322	23.652	27.016	30.376	33.742	37.080	30
1	16.226	19.344	22.521	25.742	28.965	32.192	35.400	1
2	15.396	18.367	21.396	24.468	27.555	30.642	33.720	2
3	14.579	17.400	20.292	23.223	26.176	29.130	32.066	3
4	13.763	16.433	19.189	21.979	24.796	27.619	30.412	4
35	12.997	15.538	18.154	20.814	23.492	26.189	28.874	35
6	12.232	14.643	17.120	19.650	22.188	24.759	27.336	6
7	11.539	13.831	16.190	18.600	21.023	23.484	25.957	7
8	10.848	13.020	15.260	17.551	19.858	22.210	24.578	8
9	10.249	12.315	14.611	16.648	18.053	21.113	23.395	9
40	9.650	11.610	13.649	15.744	17.848	20.017	22.212	40
1	9.154	11.030	12.970	14.982	17.024	19.122	21.247	1
2	8.658	10.451	12.293	14.222	16.201	18.227	20.283	2
3	8.245	9.970	11.759	13.627	15.550	17.520	19.529	3
4	7.833	9.488	11.225	13.031	14.899	16.813	18.775	4
45	7.530	9.137	10.829	12.593	14.422	16.303	18.237	45
6	7.226	8.787	10.433	12.156	13.946	15.795	17.699	6
7	7.011	8.540	10.159	11.860	13.631	15.465	17.358	7
8	6.796	8.293	9.886	11.564	13.316	15.135	17.018	8
9	6.660	8.144	9.727	11.398	13.148	14.972	16.863	9
50	6.525	7.996	9.569	11.232	12.980	14.807	16.709	50
1	6.469	7.941	9.520	11.092	12.958	14.805	16.733	1
2	6.411	7.887	9.470	11.154	12.934	14.805	16.757	2
3	6.420	7.912	9.516	11.228	13.042	14.948	16.945	3
4	6.430	7.937	9.562	11.303	13.150	15.092	17.133	4
55	6.510	8.048	9.710	11.494	13.390	15.388	17.489	55
6	6.591	8.159	9.859	11.686	13.630	15.685	17.845	6
7	6.734	8.349	10.181	11.987	13.995	16.122	18.358	7
8	6.878	8.539	10.344	12.289	14.359	16.558	18.871	8
9	7.092	8.813	10.684	12.703	14.858	17.141	19.549	9
60	7.305	9.085	11.026	13.117	15.355	17.725	20.228	60

TABLE VI.

D. F. S. and D. R. Tables, 3½%—Salary $100 per annum.

Additional value for SIXTH CHILD.

Age of Widow or Widower	17	16	15	14	13	12	11	Age of Widow or Widower
				Age of Child.				
20	.521	1.961	4.124	6.856	10.016	13.501	17.215	20
1	.508	1.911	4.020	6.677	9.756	13.150	16.767	1
2	.496	1.862	3.917	6.499	9.496	12.799	16.320	2
3	.479	1.798	3.783	6.279	9.173	12.362	15.765	3
4	.462	1.734	3.650	6.058	8.850	11.926	15.210	4
25	.445	1.670	3.515	5.837	8.527	11.491	14.655	25
6	.425	1.598	3.358	5.579	8.150	10.983	14.011	6
7	.405	1.527	3.202	5.322	7.774	10.476	13.367	7
8	.383	1.446	3.032	5.040	7.362	9.923	12.659	8
9	.362	1.365	2.864	4.758	6.951	9.371	11.951	9
30	.341	1.284	2.696	4.477	6.540	8.819	11.243	30
1	.318	1.193	2.518	4.180	6.108	8.236	10.506	1
2	.296	1.113	2.341	3.885	5.676	7.654	9.770	2
3	.274	1.030	2.166	3.596	5.255	7.088	9.044	3
4	.252	.946	1.991	3.308	4.834	6.522	8.319	4
35	.231	.870	1.826	3.035	4.435	5.984	7.635	35
6	.210	.793	1.661	2.762	4.036	5.446	6.952	6
7	.191	.721	1.511	2.512	3.671	4.956	6.330	7
8	.173	.649	1.361	2.263	3.308	4.467	5.708	8
9	.157	.586	1.228	2.040	2.984	4.032	5.157	9
40	.142	.523	1.096	1.816	2.661	3.597	4.605	40
1	.128	.470	.981	1.630	2.388	3.232	4.140	1
2	.114	.417	.867	1.444	2.117	2.868	3.675	2
3	.101	.372	.773	1.285	1.886	2.557	3.274	3
4	.088	.327	.679	1.126	1.656	2.246	2.874	4
45	.079	.290	.602	.999	1.470	1.997	2.562	45
6	.071	.253	.525	.872	1.284	1.748	2.253	6
7	.063	.222	.463	.769	1.134	1.550	2.002	7
8	.055	.192	.401	.668	.987	1.352	1.751	8
9	.048	.169	.353	.589	.873	1.200	1.560	9
50	.041	.146	.305	.509	.759	1.048	1.371	50
1	.035	.128	.269	.449	.672	.932	1.227	1
2	.029	.111	.233	.390	.586	.817	1.083	2
3	.026	.098	.204	.343	.520	.730	.976	3
4	.024	.085	.176	.296	.454	.644	.870	4
55	.021	.074	.154	.266	.412	.590	.803	55
6	.019	.064	.133	.237	.370	.536	.737	6
7	.017	.057	.122	.216	.342	.501	.697	7
8	.016	.052	.111	.196	.315	.467	.658	8
9	.015	.048	.101	.183	.297	.447	.639	9
60	.015	.044	.091	.171	.280	.427	.620	60

TABLE VII.

D. F. S. and D. R. Tables, 3½%—Salary $100 per annum.

Additional value for SEVENTH CHILD.

Age of Widow or Widower	Age of Child. 11	10	9	8	7	6	Age of Widow or Widower
20	12.125	14.937	17.840	20.824	23.831	26.849	20
1	11.820	14.553	17.383	20.280	23.207	26.143	1
2	11.515	14.170	16.926	19.736	22.583	25.437	2
3	11.121	13.686	16.350	19.064	21.812	24.567	3
4	10.729	13.202	15.774	18.392	21.041	23.697	4
25	10.337	12.718	15.198	17.720	20.271	22.827	25
6	9.861	12.135	14.500	16.902	19.366	21.772	6
7	9.386	11.552	13.803	16.384	18.462	20.718	7
8	8.894	10.943	13.073	15.239	17.471	19.618	8
9	8.402	10.336	12.343	14.395	16.472	18.515	9
30	7.910	9.729	11.613	13.551	15.478	17.412	30
1	7.370	9.063	10.820	12.616	14.417	16.227	1
2	6.830	8.398	10.027	11.681	13.359	15.042	2
3	6.305	7.755	9.258	10.782	12.333	13.886	3
4	5.781	7.111	8.490	9.884	11.308	12.731	4
35	5.315	6.518	7.780	9.056	10.356	11.645	35
6	4.849	5.925	7.070	8.229	9.405	10.560	6
7	4.400	5.384	6.412	7.474	8.538	9.580	7
8	3.951	4.844	5.775	6.719	7.671	8.600	8
9	3.551	4.354	5.189	6.037	6.893	7.720	9
40	3.151	3.864	4.604	5.356	6.116	6.841	40
1	2.806	3.440	4.100	4.754	5.428	6.085	1
2	2.462	3.016	3.596	4.153	4.741	5.330	2
3	2.172	2.661	3.176	3.672	4.197	4.713	3
4	1.882	2.306	2.756	3.192	3.654	4.097	4
45	1.669	2.043	2.437	2.822	3.224	3.616	45
6	1.457	1.779	2.117	2.452	2.794	3.136	6
7	1.271	1.549	1.842	2.135	2.433	2.730	7
8	1.085	1.321	1.567	1.817	2.071	2.325	8
9	.947	1.148	1.362	1.579	1.800	2.025	9
50	.809	.976	1.158	1.343	1.530	1.725	50
1	.695	.840	.999	1.158	1.324	1.484	1
2	.582	.704	.840	.974	1.119	1.243	2
3	.494	.600	.718	.823	.964	1.083	3
4	.406	.496	.597	.672	.810	.925	4
55	.351	.431	.518	.595	.708	.813	55
6	.297	.365	.440	.517	.605	.701	6
7	.270	.327	.395	.467	.550	.643	7
8	.244	.291	.351	.418	.497	.585	8
9	.216	.262	.219	.380	.457	.543	9
60	.189	.233	.286	.343	.416	.502	60

TABLE VIII.

D. F. S. and D. R. Tables, 3½%—Salary $100 per annum.

Additional values for EIGHTH CHILD.

Age of Widow or Widower	Age of Child. 17	16	15	14	13	12	11	10	9	8	7	Age of Widow or Widower
20	.054	.190	.325	.594	.864	1.408	1.951	2.495	3.310	4.125	4.940	**20**
1	.052	.188	.323	.592	.860	1.390	1.919	2.449	3.251	4.053	4.855	**1**
2	.050	.186	.321	.589	.856	1.370	1.885	2.399	3.186	3.973	4.760	**2**
3	049	.183	.317	.582	.847	1.342	1.836	2.331	3.100	3.870	4.639	**3**
4	.048	.181	.313	.576	.838	1.308	1.777	2.247	2.996	3.745	4.488	**4**
25	.047	.179	.310	.563	.816	1.260	1.703	2.147	2.866	3.584	4.303	**25**
6	.046	.176	.305	.547	.788	1.201	1.614	2.027	2.710	3.395	4.078	**6**
7	.045	.172	.298	.523	.747	1.129	1.510	1.892	2.539	3.186	3.833	**7**
8	.044	.165	.286	.492	.699	1.047	1.394	1.742	2.350	2.958	3.566	**8**
9	.043	.158	.272	.458	.644	.965	1.286	1.607	2.176	2.744	3.313	**9**
30	.042	.149	.255	.418	.581	.906	1.185	1.487	2.013	2.539	3.065	**30**
1	.041	.138	.234	.380	.525	.810	1.097	1.382	1.872	2.362	2.852	**1**
2	.040	.124	.207	.341	.475	.747	1.020	1.292	1.763	2.233	2.704	**2**
3	.038	.105	.172	.301	.430	.692	.965	1.217	1.676	2.137	2.596	**3**
4	.037	.090	.142	.266	.389	.643	.896	1.150	1.597	2.043	2.490	**4**
35	.035	.076	.116	.234	.351	.596	.842	1.087	1.513	1.940	2.366	**35**
6	.034	.067	.100	.210	.319	.555	.791	1.027	1.423	1.820	2.216	**6**
7	.033	.066	.098	.198	.297	.523	.751	.977	1.330	1.683	2.036	**7**
8	.032	.064	.095	.190	.285	.494	.702	.913	1.219	1.526	1.822	**8**
9	.031	.061	.090	.179	.268	.457	.645	.834	1.085	1.337	1.588	**9**
40	.030	.057	.083	.163	.243	.408	.574	.739	.942	1.146	1.349	**40**
1	.029	.052	.074	.141	.208	.358	.509	.639	.799	.960	1.120	**1**
2	.028	.048	.068	.124	.180	.306	.433	.559	.675	.791	.906	**2**
3	.027	.046	.064	.111	.158	.275	.392	.509	.580	.651	.722	**3**
4	.026	.044	.061	.101	.141	.252	.363	.474	.512	.550	.588	**4**
45	.025	.042	.059	.094	.128	.233	.339	.444	.471	.497	.524	**45**
6	.024	.041	.057	.087	.116	.216	.316	.416	.436	.456	.476	**6**
7	.023	.039	.055	.085	.114	.206	.297	.389	.406	.422	.439	**7**
8	.022	.038	.053	.083	.112	.196	.279	.363	.379	.396	.412	**8**
9	.021	.036	.051	.081	.110	.186	.263	.339	.355	.371	.387	**9**
50	.020	.035	.049	.079	.109	.178	.249	.318	.334	.349	.365	**50**
1	.019	.033	.047	.077	.107	.170	.235	.299	.315	.329	.345	**1**
2	.018	.032	.045	.075	.105	.164	.223	.282	.297	.312	.327	**2**
3	.018	.031	.044	.074	.104	.158	.213	.267	.282	.296	.311	**3**
4	.018	.031	.044	.074	.104	.155	.206	.257	.271	.286	.300	**4**
55	.018	.031	.044	.074	.104	.152	.200	.248	.262	.276	.290	**55**
6	.018	.031	.044	.074	.104	.151	.197	.240	.254	.267	.281	**6**
7	.018	.031	.044	.074	.104	.147	.190	.233	.246	.260	.273	**7**
8	.018	.031	.044	.074	.104	.145	.186	.227	.240	253	.266	**8**
9	.018	.031	.044	.074	.104	.143	.183	.222	.235	.247	.260	**9**
60	.018	.031	.044	.074	.104	.139	.175	.218	.231	.242	.255	**60**

TABLE IX.

D. F. S. Table, 3½%—Salary $100 per annum.

Value of Pension to CHILDREN alone.

Age of Child	*Value for each of first FOUR Children*	ADDITIONAL VALUE FOR *FIFTH CHILD*	*SIXTH CHILD*	*SEVENTH CHILD*	*EIGHTH CHILD*	*NINTH CHILD*	Age of Child
0	193.097						0
1	185.591						1
2	177.782						2
3	169.659	87.345					3
4	161.207	82.375	11.654				4
5	152.416	77.282	10.314	1.254			5
6	143.270	72.063	9.022	1.032	.245		6
7	133.755	66.719	7.783	.835	.218	.259	7
8	123.856	61.250	6.604	.662	.190	.205	8
9	113.558	55.657	5.494	.514	.173	.195	9
10	102.845	49.940	4.458	.384	.149	.180	10
1	91.699	44.101	3.507	.282	.133	.163	1
2	80.104	38.141	2.649	.198	.118	.146	2
3	68.040	32.062	1.891	.133	.103	.131	3
4	55.489	25.867	1.246	.085	.074	.103	4
15	42.430	19.560	.724	.052	.068	.086	15
6	28.844	13.143	.335	.032	.052	.069	6
7	14.708	6.622	.089	.016	.027	.034	7

TABLE X.

Danish Female Survivorship Table, 3½%.

Commutation columns from which may be derived the values of Temporary Annuities payable Weekly or Monthly during the joint lifetime of a widow and m children, WITHOUT ALLOWANCE FOR REMARRIAGE.

$$D_x^{(m)} = \left(v^{s^m}\right)^x l_x \quad \text{and} \quad \overline{N}_x^{(m)} = \tfrac{1}{2}\left[N_x^{(m)} + N_{x+1}^{(m)}\right]$$

Age of Widow	$D_x^{(8)}$	$\overline{N}_x^{(8)}$	$D_x^{(9)}$	$\overline{N}_x^{(9)}$	$D_x^{(10)}$	$\overline{N}_x^{(10)}$	Age of Widow
20	20887	252417.5	18839	214003.1	16992	182869	**20**
1	19261	232343.5	17283	195942.1	15509	166618	**1**
2	17761	213832.5	15856	179372.6	14155	151786	**2**
3	16378	196763.0	14546	164171.6	12918	138250	**3**
4	15102	181023.0	13344	150326.6	11790	125896	**4**
25	13925	166509.5	12241	137534.1	10760	114621	**25**
6	12840	153127.2	11228	125699.6	9819.1	104331.5	**6**
7	11839	140788.0	10300	114935.6	8960.5	94941.6	**7**
8	10915	129411.0	9447.1	105062.1	8176.5	86373.2	**8**
9	10063	118922.0	8664.6	96006.2	7460.9	78554.5	**9**
30	9276.4	109252.3	7946.6	87700.6	6807.2	71420.4	**30**
1	8551.5	100338.3	7287.9	80083.4	6210.8	64911.4	**1**
2	7882.4	92121.4	6683.1	73097.9	5666.2	58972.9	**2**
3	7265.4	84547.5	6128.3	66692.2	5169.0	53555.3	**3**
4	6695.9	77566.8	5618.9	60818.5	4715.1	48613.3	**4**
35	6170.6	71133.6	5151.5	55483.4	4300.5	44105.5	**35**
6	5686.0	65205.3	4722.5	50546.4	3922.1	39994.2	**6**
7	5238.9	59742.8	4328.7	45970.8	3576.6	36244.8	**7**
8	4826.5	54710.1	3967.4	41822.7	3261.2	32825.9	**8**
9	4445.7	50074.0	3635.6	38021.2	2973.2	29708.7	**9**
40	4094.5	45803.9	3331.2	34537.8	2710.1	26867.1	**40**
1	3770.4	41871.5	3051.8	31346.3	2470.0	24277.0	**1**
2	3471.4	38250.6	2795.2	28422.8	2250.8	21916.6	**2**
3	3195.4	34917.2	2559.8	25745.3	2050.6	19765.9	**3**
4	2940.6	31849.2	2343.6	23293.6	1867.8	17806.7	**4**
45	2703.6	29026.1	2145.2	21049.2	1700.8	16022.4	**45**
6	2488.6	26429.0	1963.0	18995.1	1548.4	14397.8	**6**
7	2288.3	24040.5	1795.7	17115.7	1409.1	12919.1	**7**
8	2103.5	21844.6	1642.2	15396.8	1282.0	11573.5	**8**
9	1932.8	19826.5	1501.1	13825.2	1165.9	10349.5	**9**
50	1775.2	17972.5	1371.6	12388.85	1059.8	9236.71	**50**
1	1629.7	16270.0	1252.7	11076.74	962.96	8225.35	**1**
2	1495.3	14707.5	1143.6	9878.59	874.52	7306.61	**2**
3	1371.3	13274.26	1043.3	8785.14	793.72	6472.49	**3**
4	1256.70	11960.27	951.17	7787.91	719.95	5715.65	**4**
55	1150.80	10756.52	866.58	6879.03	652.53	5029.42	**55**
6	1053.10	9654.57	788.90	6051.29	590.98	4407.66	**6**
7	962.76	8646.64	717.53	5298.07	534.75	3844.80	**7**
8	879.35	7725.58	651.99	4613.32	483.40	3335.72	**8**
9	802.33	6884.77	591.82	3991.43	436.52	2875.76	**9**

TABLE X.

Danish Female Survivorship Table, 3½%.

Commutation columns from which may be derived the values of Temporary Annuities payable Weekly or Monthly during the joint lifetime of a widow and m children, WITHOUT ALLOWANCE FOR REMARRIAGE.

$$D_x^{(m)} = \left(v^{s^m}\right)^x l_x \quad \text{and} \quad \bar{N}_x^{(m)} = \tfrac{1}{2}\left[N_x^{(m)} + N_{x+1}^{(m)}\right]$$

Age of Widow	$D_x^{(5)}$	$\bar{N}_x^{(5)}$	$D_x^{(6)}$	$\bar{N}_x^{(6)}$	$D_x^{(7)}$	$\bar{N}_x^{(7)}$	Age of Widow
20	28462	415282.32	25672	350431.54	23156	296692.82	20
1	26656	387723.32	23919	325636.04	21464	274382.82	1
2	24964	361913.32	22286	302533.54	19895	253703.32	2
3	23379	337741.82	20763	281009.04	18441	234535.32	3
4	21895	315104.82	19345	260955.04	17093	216768.32	4
25	20503	293905.82	18023	242271.04	15842	200300.82	25
6	19200	274053.32	16790	224864.54	14683	185038.32	6
7	17978	255465.32	15641	208649.04	13608	170892.82	7
8	16834	238059.32	14570	193543.54	12611	157783.32	8
9	15762	221761.32	13572	179472.54	11686	145634.82	9
30	14757	206501.82	12642	166365.54	10829	134377.32	30
1	13816	192215.32	11774	154157.54	10034	123945.82	1
2	12934	178840.32	10966	142787.54	9296.9	114280.37	2
3	12107	166319.82	10212	132198.54	8613.5	105325.17	3
4	11332	154600.32	9509.3	122337.89	7979.6	97028.62	4
35	10606	143631.32	8854.2	113156.14	7391.6	89343.02	35
6	9925.4	133365.62	8243.5	104607.29	6846.2	82224.12	6
7	9287.5	123759.17	7674.0	96648.54	6340.4	75630.82	7
8	8689.8	114770.52	7143.2	89239.94	5871.5	69524.87	8
9	8129.2	106361.02	6648.0	82344.34	5436.4	63870.92	9
40	7603.8	98494.52	6186.3	75927.19	5032.8	58636.32	40
1	7111.2	91137.02	5755.6	69956.24	4658.3	53790.77	1
2	6649.2	84256.82	5354.0	64401.44	4311.0	49306.12	2
3	6216.1	77824.17	4979.5	59234.69	3988.9	45156.17	3
4	5809.8	71811.22	4630.1	54429.89	3689.9	41316.77	4
45	5428.6	66192.02	4304.2	49962.74	3412.5	37765.57	45
6	5071.2	60942.12	4000.1	45810.59	3155.0	34481.82	6
7	4735.8	56038.62	3716.3	41952.39	2916.1	31446.27	7
8	4421.1	51460.17	3451.5	38368.49	2694.4	28641.02	8
9	4125.7	47186.77	3204.4	35040.54	2488.6	26049.52	9
50	3848.4	43199.72	2973.6	31951.54	2297.5	23656.47	50
1	3588.1	39481.47	2758.1	29085.69	2120.0	21447.72	1
2	3343.6	36015.62	2557.0	26428.14	1955.3	19410.07	2
3	3114.0	32786.82	2369.1	23965.09	1802.4	17531.22	3
4	2898.3	29780.67	2193.7	21683.69	1660.3	15799.87	4
55	2695.6	26983.72	2029.8	19571.94	1528.3	14205.57	55
6	2505.1	24383.37	1876.6	17618.74	1405.7	12738.57	6
7	2325.9	21967.87	1733.5	15813.69	1291.8	11389.82	7
8	2157.5	19726.17	1599.7	14147.09	1186.0	10150.92	8
9	1999.2	17647.82	1474.7	12609.89	1087.7	9014.07	9

TABLE X.

Danish Female Survivorship Table, 3½%.

Commutation columns from which may be derived the values of Temporary Annuities payable Weekly or Monthly during the joint lifetime of a widow and m children, WITHOUT ALLOWANCE FOR REMARRIAGE.

$$D_x^{(m)} = \left(v^{s^m}\right)^x l_x \quad \text{and} \quad \overline{N}_x^{(m)} = \tfrac{1}{2}\left[N_x^{(m)} + N_{x+1}^{(m)}\right]$$

Age of Widow	$D_x^{(8)}$	$\overline{N}_x^{(8)}$	$D_x^{(9)}$	$\overline{N}_x^{(9)}$	$D_x^{(10)}$	$\overline{N}_x^{(10)}$	Age of Widow
60	731.05	6118.12	536.48	3427.30	393.68	2460.66	60
1	665.32	5419.95	485.69	2916.22	354.58	2086.53	1
2	604.51	4785.06	439.06	2453.84	318.88	1749.80	2
3	548.38	4208.62	396.24	2036.19	286.31	1447.21	3
4	496.54	3686.16	356.94	1659.60	256.58	1175.76	4
65	448.67	3213.55	320.87	1320.70	229.47	932.74	65
6	404.50	2786.97	287.79	1016.37	204.75	715.63	6
7	363.76	2402.84	257.47	743.74	182.24	522.13	7
8	326.20	2057.86	229.70	500.15	161.74	350.14	8
9	291.59	1748.96	204.27	283.17	143.10	197.72	9
70	259.75	1473.30	181.03		126.17		70
1	230.50	1228.17					1
2	203.67	1011.08					2
3	179.10	819.70					3
4	156.66	651.82					4
75	136.22						75

TABLE X.

Danish Female Survivorship Table, 3½%.

Commutation columns from which may be derived the values of Temporary Annuities payable Weekly or Monthly during the joint lifetime of a widow and m children, WITHOUT ALLOWANCE FOR REMARRIAGE.

$$D_x^{(m)} = \left(v^{s^m}\right)^x l_x \quad \text{and} \quad \overline{N}_x^{(m)} = \tfrac{1}{2}\left[N_x^{(m)} + N_{x+1}^{(m)}\right]$$

Age of Widow	$D_x^{(5)}$	$\overline{N}_x^{(5)}$	$D_x^{(6)}$	$\overline{N}_x^{(6)}$	$D_x^{(7)}$	$\overline{N}_x^{(7)}$	Age of Widow
60	1850.1	15723.17	1357.7	11193.69	996.23	7972.11	**60**
1	1709.9	13943.17	1248.3	9890.69	911.26	7018.36	**1**
2	1577.9	12299.27	1146.0	8693.54	832.30	6146.58	**2**
3	1453.8	10783.42	1050.4	7595.34	758.93	5350.97	**3**
4	1336.9	9388.07	960.99	6589.65	690.75	4626.13	**4**
65	1226.8	8106.22	877.36	5670.47	627.39	3967.06	**65**
6	1123.3	6931.17	799.19	4832.20	568.54	3369.09	**6**
7	1025.9	5856.57	726.14	4069.53	513.91	2827.87	**7**
8	934.31	4876.47	657.92	3377.50	463.23	2339.30	**8**
9	848.22	3985.20	594.22	2751.43	416.24	1899.56	**9**
70	767.40	3177.39	534.84	2186.90	372.71	1505.09	**70**
1	691.61	2447.89	479.53	1679.72	332.45	1152.51	**1**
2	620.61	1791.78	428.09	1225.91	295.26	838.65	**2**
3	554.26	1204.34	380.36	821.68	260.98	560.53	**3**
4	492.38	681.02	336.16	463.42	229.47	315.31	**4**
75	434.83		295.34		200.57		**75**

TABLE XI.

Danish Female Survivorship and Dutch Remarriage Tables, 3½%.

Commutation columns from which may be derived the values of Temporary Annuities payable Weekly or Monthly during the joint lifetime of a widow and m children. WITH ALLOWANCE FOR REMARRIAGE.

$$D_{x'}^{(m)} = (v^{s\,m})^{x}\, l_{x'} \quad \text{and} \quad \bar{N}_{x'}^{(m)} = \tfrac{1}{2}\left[N_{x'}^{(m)} + N_{x'+1}^{(m)}\right]$$

Age of Widow	$\bar{N}_{x'}^{(7)}$	$D_{x'}^{(8)}$	$\bar{N}_{x'}^{(8)}$	$D_{x'}^{(9)}$	$\bar{N}_{x'}^{(9)}$	$D_{x'}^{(10)}$	$\bar{N}_{x'}^{(10)}$	Age of Widow
20	132050	19521	114737.84	17608	99822	15881	87062.5	**20**
1	112276	16069	96942.84	14420	83808	12939	72652.5	**1**
2	95893	13268	82273.84	11845	70675.7	10574	60896.2	**2**
3	82275	10991	70144.44	9761.6	59872.5	8669.6	51274.6	**3**
4	70917.9	9137.3	60080.44	8073.5	50955.0	7133.5	43373.1	**4**
25	61410.6	7625.5	51699.04	6703.0	43566.7	5892.3	36860.1	**25**
6	53420.3	6389.8	44691.34	5587.9	37421.3	4886.5	31470.7	**6**
7	46677.0	5377.4	38807.74	4678.2	32288.2	4070.1	26992.4	**7**
8	40961.1	4545.6	33846.24	3934.2	27982.0	3405.2	23254.8	**8**
9	36093.8	3860.4	29643.24	3324.1	24352.9	2862.3	20121.0	**9**
30	31929.6	3294.2	26065.94	2822.0	21279.8	2417.4	17481.2	**30**
1	28349.7	2824.9	23006.44	2407.5	18665.1	2051.7	15246.7	**1**
2	25257.1	2434.2	20376.84	2063.8	16429.4	1749.8	13345.9	**2**
3	22572.3	2107.8	18105.84	1777.9	14508.6	1499.6	11721.2	**3**
4	20230.2	1834.0	16134.94	1539.0	12850.1	1291.4	10325.7	**4**
35	18177.4	1603.2	14416.34	1338.4	11411.4	1117.3	9121.38	**35**
6	16369.7	1407.9	12910.84	1169.3	10157.6	971.11	8077.20	**6**
7	14770.8	1241.7	11586.04	1026.0	9059.93	847.72	7167.78	**7**
8	13350.5	1099.7	10415.32	903.92	8095.00	743.04	6372.40	**8**
9	12083.9	977.59	9376.70	799.45	7243.32	653.78	5673.99	**9**
40	10950.15	872.21	8451.80	709.61	6488.79	577.31	5058.45	**40**
1	9931.77	780.78	7625.30	631.96	5818.00	511.49	4514.05	**1**
2	9014.14	701.07	6884.38	564.51	5219.77	454.56	4031.02	**2**
3	8184.91	631.16	6218.26	505.60	4684.71	405.03	3601.23	**3**
4	7433.60	569.61	5617.88	453.96	4204.93	361.77	3217.83	**4**
45	6751.32	515.18	5075.48	408.47	3773.72	323.85	2875.02	**45**
6	6130.47	466.86	4584.46	368.26	3385.35	290.47	2567.85	**6**
7	5564.52	423.77	4139.10	332.54	3034.95	260.95	2292.15	**7**
8	5047.80	385.19	3734.67	300.70	2718.33	234.76	2044.29	**8**
9	4575.42	350.51	3366.82	272.23	2431.77	211.44	1821.19	**9**
50	4143.14	319.28	3031.92	246.70	2172.40	190.62	1620.16	**50**
1	3747.21	291.04	2726.76	223.72	1937.19	171.97	1438.87	**1**
2	3384.22	265.45	2448.52	203.00	1723.83	155.24	1275.26	**2**
3	3051.57	242.19	2194.70	184.26	1530.20	140.19	1127.55	**3**
4	2746.38	221.01	1963.10	167.28	1354.43	126.62	994.14	**4**
55	2466.43	201.68	1751.75	151.87	1194.86	114.35	873.65	**55**
6	2209.66	184.01	1558.91	137.82	1050.00	103.26	764.85	**6**
7	1974.21	167.83	1382.99	125.07	918.55	93.216	666.612	**7**
8	1758.42	152.99	1222.58	113.43	799.30	84.103	577.957	**8**
9	1560.75	139.36	1076.40	102.80	691.184	75.826	497.998	**9**

TABLE XI.

Danish Female Survivorship and Dutch Remarriage Tables, 3½%.

Commutation columns from which may be derived the values of Temporary Annuities payable Weekly or Monthly during the joint lifetime of a widow and m children. WITH ALLOWANCE FOR REMARRIAGE.

$$D_{x'}^{(m)} = \left(v^{s^m}\right)^x l_{x'} \quad \text{and} \quad \overline{N}_{x'}^{(m)} = \tfrac{1}{2}\left[N_{x'}^{(m)} + N_{x'+1}^{(m)}\right]$$

Age of Widow	$D_{x'}^{(4)}$	$\overline{N}_{x'}^{(4)}$	$D_{x'}^{(5)}$	$\overline{N}_{x'}^{(5)}$	$D_{x'}^{(6)}$	$\overline{N}_{x'}^{(6)}$	$D_{x'}^{(7)}$	Age of Widow
20	29493	203581.1	26602	175843	23994	152221	21641	**20**
1	24784	176442.6	22240	151422	19955	130247	17906	**1**
2	20891	153605.1	18649	130978	16647	111946	14861	**2**
3	17666	134326.6	15690	113808	13933	96655.5	12374	**3**
4	14992	117997.6	13247	99340	11704	83837.1	10341	**4**
25	12773	104115.1	11227	87102.5	9868.2	73051.1	8674.4	**25**
6	10926	92265.6	9554.5	76711.8	8354.9	63939.5	7306.3	**6**
7	9386.6	82109.3	8166.2	67851.4	7104.0	56210.1	6180.3	**7**
8	8100.1	73366.0	7010.7	60263.0	6067.5	49624.3	5251.5	**8**
9	7022.6	65804.6	6046.9	53734.2	5206.4	43987.4	4483.0	**9**
30	6117.6	59234.5	5240.5	48090.4	4489.0	39139.7	3845.4	**30**
1	5355.4	53498.0	4563.9	43188.3	3889.3	34950.5	3314.4	**1**
2	4711.0	48464.8	3994.1	38909.3	3386.2	31312.8	2870.8	**2**
3	4164.3	44027.2	3512.4	35156.0	2962.6	28138.4	2498.8	**3**
4	3698.8	40095.6	3103.8	31847.9	2604.5	25354.8	2185.4	**4**
35	3300.8	36595.8	2755.6	28918.2	2300.3	22902.4	1920.3	**35**
6	2959.0	33465.9	2457.5	26311.7	2041.0	20731.8	1695.0	**6**
7	2664.2	30654.3	2201.3	23982.3	1818.8	18801.9	1502.8	**7**
8	2408.6	28117.9	1979.9	21891.7	1627.4	17078.8	1337.8	**8**
9	2185.9	25820.7	1787.6	20007.9	1461.8	15534.2	1195.4	**9**
40	1990.9	23732.3	1619.8	18304.2	1317.7	14144.4	1072.1	**40**
1	1819.4	21827.1	1472.6	16758.0	1191.8	12889.7	964.67	**1**
2	1667.7	20083.6	1342.9	15350.3	1081.2	11753.1	870.58	**2**
3	1532.7	18483.4	1227.8	14064.9	983.51	10720.8	787.88	**3**
4	1412.0	17011.0	1125.3	12888.4	896.83	9780.65	714.74	**4**
45	1303.8	15653.1	1033.7	11808.84	819.58	8922.45	649.82	**45**
6	1206.1	14398.2	951.35	10816.31	750.36	8137.48	591.88	**6**
7	1117.6	13236.3	877.00	9902.13	688.16	7418.22	540.02	**7**
8	1037.0	12159.01	809.58	9058.84	632.03	6758.13	493.42	**8**
9	963.36	11158.83	748.20	8279.95	581.11	6151.55	451.34	**9**
50	895.76	10229.27	692.12	7559.79	534.82	5593.59	413.22	**50**
1	833.60	9364.59	640.78	6893.34	492.57	5079.90	378.64	**1**
2	776.16	8559.71	593.55	6276.18	453.96	4606.63	347.14	**2**
3	722.92	7810.17	550.00	5704.40	418.45	4170.43	318.36	**3**
4	673.44	7111.99	509.73	5174.54	385.82	3768.29	292.03	**4**
55	627.35	6461.60	472.39	4683.48	355.74	3397.51	267.87	**55**
6	584.36	5855.74	437.75	4228.41	327.94	3055.67	245.67	**6**
7	544.04	5291.54	405.45	3806.81	302.20	2740.60	225.22	**7**
8	506.28	4766.38	375.37	3416.40	278.34	2450.33	206.37	**8**
9	470.80	4277.84	347.27	3055.08	256.18	2183.07	188.97	**9**

TABLE XII.

D. F. S. and D. R. Tables, 3½%.

Age of Widow	Present value of 1 per annum payable momently until Death	Present value of 1 per annum payable momently until Death or Remarriage	Present value of 1 immediately on Remarriage	Age of Widow
20	21.969	8.105	.65273	20
1	21.840	8.575	.62971	1
2	21.706	9.048	.60605	2
3	21.567	9.527	.58159	3
4	21.423	9.994	.55710	4
25	21.274	10.451	.53247	25
6	21.120	10.895	.50777	6
7	20.960	11.325	.48306	7
8	20.795	11.740	.45836	8
9	20.624	12.142	.43364	9
30	20.447	12.537	.40850	30
1	20.263	12.929	.38279	1
2	20.074	13.315	.35661	2
3	19.878	13.692	.33013	3
4	19.676	14.049	.30389	4
35	19.468	14.380	.27813	35
6	19.252	14.680	.25311	6
7	19.030	14.945	.22910	7
8	18.801	15.170	.20639	8
9	18.565	15.357	.18484	9
40	18.321	15.512	.16424	40
1	18.071	15.631	.14479	1
2	17.813	15.729	.12577	2
3	17.548	15.794	.10775	3
4	17.276	15.826	.09088	4
45	16.997	15.814	.07581	45
6	16.710	15.738	.06370	6
7	16.417	15.606	.05434	7
8	16.116	15.422	.04743	8
9	15.808	15.210	.04166	9
50	15.493	14.978	.03660	50
1	15.171	14.726	.03228	1
2	14.843	14.461	.02826	2
3	14.509	14.176	.02506	3
4	14.169	13.885	.02171	4
55	13.822	13.582	.01870	55
6	13.471	13.275	.01555	6
7	13.114	12.963	.01225	7
8	12.752	12.641	.00929	8
9	12.387	12.308	.00669	9